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UNITED STATES BANKRUPTCY COURT MIDDLE DISTRICT OF FLORIDA JACKSONVILLE DIVISION

IN RE:

TERESA ANN GALLAGHER

3-07-bk-01206-JAF

Debtor(s)

and

FIA CARD SERVICES, N.A.

Plaintiff,

vs.

Adv. Case No. 3-07-ap-00144-JAF

TERESA ANN GALLAGHER

Defendant(s).

FINAL JUDGMENT OF NON-DISCHARGEABILITY

After a trial held on October 31, 2007, at which Defendant failed to appear, it is

ORDERED:

- 1. The debt owed from Defendant, TERESA ANN GALLAGHER, to Plaintiff, FIA CARD SERVICES, N.A., is excepted from Defendant's Dischargel.
- 2. Judgment is entered in favor of Plaintiff and against Defendant for 3,290.00, together with interest at the legal rate of 3.17% for all of which let execution issue.

DATED this 13 day of December , 2001, at Jacksonville, Florida.

JERRY A. FUNK United States Bankruptcy Judge

Copies furnished to:

NIXON AND ASSOCIATES, (MGC*55110*12/12/2007), 3105 W. Waters Ave., Suite 204, Tampa, FL 33614
TERESA ANN GALLAGHER, 4665 APOSTOLIC LANE, HOMOSASSA, FL 34446
OFFICE OF THE U.S. TRUSTEE FOR THE DISTRICT

"RECORDED IN THE US BANKRUPTCY COURT FOR THE MIDDLE DISTRICT OF FLORIDA, JACKSONVILLE DIVISION

J.B. vot. 53. m 7255